IN THE CLAIMS:

Please amend the claims to read as indicated herein.

1. (Currently amended) A system for assessing risk, comprising:

a user interface to receive requests and customer account information to be stored in a portfolio in a first database;

a risk assessment manger that provides application functions ~~and~~, services and portfolio analysis based on said requests;

a data integration component that provides access to at least a second database; and

a corporate linkage component that provides information used in determining a total risk exposure based on said portfolio.

2. (Original) The system according to claim 1, wherein said risk assessment manager comprises:

a scoring component that provides a risk score based on said portfolio.

3. (Original) The system according to claim 1, wherein said risk assessment manager comprises:

a transfer component to import and export data to and from said first database.

4. (Original) The system according to claim 1, where said data integration component enhances said customer account information, provides entity matching for said customer account information, and/or provides data products.

5. (Original) A system for assessing risk, comprising:

a portfolio analysis component that analyzes a portfolio of customer accounts and provides a data product containing a financial profile based on said portfolio; and

a common decisioning component that provides a credit decision based on said portfolio and user-defined rules and/or polices.

6. (Original) The system according to claim 5, wherein said common decisioning component comprises:

a setup component that receives said user-defined rules and/or policies.

7. (Original) The system according to claim 5, further comprising:

a configuration console component that provides administrative functions and security;

wherein said administrative functions include an import function, an export function, and/or a score calculating function.

8. (Original) The system according to claim 5, further comprising:

a country logic component that determines a base language and a base currency for said customer in said portfolio.

9. (Original) The system according to claim 5, further comprising:

a database access component that retrieves country-specific data from a plurality of systems.

10. (Original) The system according to claim 9, wherein said plurality of systems are selected from the group consisting of: European Office System, Canada Bilingual Office System, United States Advanced Office Systems, Nordic, and Asian Pacific Latin America.

11. (Original) A machine-readable medium having instructions stored therein for performing a method of assessing risk, said method comprising:

receiving customer account information;

creating a portfolio based on said customer account information by applying at least one step selected from the group consisting of: entity matching, applying unique corporate identifiers, applying corporate linkage information, and applying predictive indicators;

providing a customer base analysis of said portfolio;

providing a risk score for at least one customer in said portfolio; and

providing an account profile for said at least one customer.

12. (Original) The machine-readable medium according to claim 11, said method further comprising:

providing financial data about said portfolio in a selected currency.

13. (Original) The machine-readable medium according to claim 11, said method further comprising:

providing days sales outstanding information for said at least one customer in said portfolio.

14. (Original) The machine-readable medium according to claim 11, wherein said account profile includes a financial statement.

15. (Currently amended) A <u>computer-implemented</u> method of assessing risk, which comprises:

enhancing data in a portfolio of customer accounts by a quality assurance process;

receiving and enforcing at least one <u>user-defined rule and/or at least one</u> user-defined policy;

providing automated credit decisioning for at least one customer based on said at least one user-defined rule and<u>/or</u> said at least one user-defined policy;

providing days sales outstanding for said at least one customer in said portfolio; and

providing risk information for said at least one customer in said portfolio.

16. (Original) The method according to claim 15, further comprising:

segmenting said portfolio by a selected variable to uncover risks and opportunities in said portfolio.

17. (Original) The method according to claim 15, wherein said risk information includes a total risk exposure within a corporate entity associated with said at least one customer.

18. (Original) The method according to claim 15, wherein said quality assurance process includes at least one step selected from the group consisting of: entity matching, applying unique corporate identifiers, applying corporate linkage information, and/or applying predictive indicators.

19. (Original) The method according to claim 15, further comprising:
providing a financial profile of said at least one customer in said portfolio.

20. (Original) The method according to claim 19, wherein said financial profile includes how said at least one customer pays other companies.

21. (Original) The method according to claim 19, wherein said financial profile includes a financial statement for said at least one customer.

22. (Original) The method according to claim 19, further comprising:
receiving a change in a financial statement for said at least one customer; and
assessing a risk change in said portfolio based on said change in said financial policy according to said at least one user-defined rule and at least one user-defined policy.

23. (Original) The method according to claim 15, wherein said policy is selected from the group consisting of: a credit limit policy, a score policy, an exception policy, a collection policy, a selling term policy, and a financial selection policy.

24. (Original) The method according to claim 15, further comprising:
providing a currency conversion feature;

providing a local currency for said at least one customer in said portfolio; and
assigning a default currency for said at least one customer in said portfolio.